

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	:	
	:	Case No.: 19-23257
Lisa R. Lombardo	:	Chapter 13
	:	Judge Carlota M. Bohm
Debtor(s)	:	*****
	:	
PNC Bank, National Association	:	
	:	Related Document # 84, 97
Movant,	:	
vs	:	
	:	
Lisa R. Lombardo	:	
Frank R Lombardo	:	
Ronda J. Winnecour	:	
Respondents	:	

**STIPULATION AND ORDER FOR SETTLEMENT OF CREDITOR PNC BANK,  
NATIONAL ASSOCIATION MOTION FOR RELIEF FROM AUTOMATIC STAY AND  
CO-DEBTOR STAY FOR PROPERTY LOCATED AT  
1756 ROSTRAVER RD, BELLE VERNON, PA 15012-4306 (DOCKET # 84)**

This matter coming to be heard on the *Motion for Relief from Stay and Co-Debtor Stay* (Dkt. #84) which was filed in this court by PNC Bank, National Association ("Movant"), Movant and Lisa R. Lombardo by and through counsel ("Debtor"), have agreed to a course of action which will condition the continuation of the automatic stay upon certain provisions incorporated herein for the protection of Movant; and Parties stipulate to the following and request a Court order confirming the same:

1. The Parties agree that the Chapter 13 Plan ("Plan") filed herein on behalf of Debtor provided that non-debtor Co-Debtor was to make regular monthly mortgage payments and pre-petition arrearage payments to the Movant in a regular monthly fashion.
2. The Parties agree that in breach of said Plan, non-debtor Co-Debtor failed to make regular monthly mortgage payments to the Movant and is currently in default for the months of April 2023 through August 2023, incurring a total post-petition arrearage of \$3,465.80, which consists of 5 post-petition payments for April 10, 2023 through August 10, 2023 at \$693.16 each. There is \$41.04 in suspense, which reduces the total post-petition arrearage to \$3,424.76.
3. Debtor has filed an Amended Chapter 13 Plan on August 18, 2023 at Docket No. 91 providing for an increase in plan payments to the Trustee to \$1,090.00 per month for the remainder of the 60-month Plan, and the post-petition arrearage in the amount of \$3,424,76 will be paid through the Amended Chapter 13 Plan.

4. Debtor acknowledges that the amount of the payment of the confirmed Amended Chapter 13 Plan will be paid by the Debtor to the Trustee beginning with the September 2023 payment through the remainder of the Plan term.
5. Relief shall be stayed so long as the Debtors make each and every proposed plan payment pursuant to the confirmed Amended Chapter 13 Plan in a timely and complete manner beginning with the September 2023 full plan payment as stated in the Debtor's plan filed on August 18, 2023.
6. Movant is permitted to file a Supplemental Proof of Claim in the amount of \$3,424.76 representing the total post-petition delinquency. The Supplemental Proof of Claim shall be paid as a secured claim through the Chapter 13 Plan.
7. Upon completion of the repayment schedule listed above, Debtor must continue to make timely post-petition mortgage payments directly to the Chapter 13 Trustee in a regular monthly fashion.
8. The following are events of default under this Stipulation:
  - a. Debtor's failure to remit any future Chapter 13 Trustee payment on or before the date on which it is due;
9. In the event of a Default, Movant shall send a Notice specifying the Default, to Debtor and Debtor's counsel ("Notice") and Chapter 13 Trustee, allowing Debtor sixty (60) days to cure the Default ("Cure Opportunity"). If the Default is not cured, Movant shall file a Certification of Default with the Court. The automatic stay shall be terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property upon the Court's entry of an Order granting Movant's Certification of Default.
10. This Stipulation remains in full force and effect in the event Debtor's case is dismissed by the Court and Debtor subsequently reinstates their case by order of the Court and/or the Movant obtains relief from stay and the stay is subsequently reinstated by order of the Court.
11. If this bankruptcy proceeding is converted to Chapter 7, dismissed or discharged, this Order shall be terminated and have no further force or effect.

MANLEY DEAS KOCHALSKI LLC

Dated: 09/19/2023

BY: /s/Alyk L. Oflazian  
Alyk L. Oflazian (312912)  
Manley Deas Kochalski LLC  
P.O. Box 165028  
Columbus, OH 43216-5028  
614-220-5611; Fax 614-627-8181  
Email: ALOflazian@manleydeas.com

Attorney for Creditor

Dated: 9/19/2023

BY: Mary Bower Sheats  
Mary Bower Sheats  
1195 Washington Pike  
Suite 325  
Bridgeville, PA 15017  
Email: [Mary@mbsheatslaw.com](mailto:Mary@mbsheatslaw.com)  
Attorney for Debtor

I do not object to the foregoing Stipulation

/s/ James Warmbrodt for Ronda J. Winnecour

Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

**ORDER OF COURT**

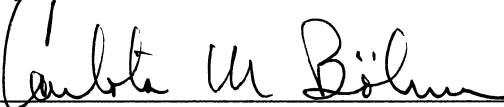
AND NOW, to wit, this 21st day of September, 2023, upon consideration of the foregoing Stipulation for Settlement of Creditor's Motion for Relief from the Automatic Stay, it is hereby **ORDERED, ADJUDGED AND DECREED** that:

1. The terms of the foregoing Stipulation are hereby approved in their entirety and incorporated herein as part of this Order.

2. Pursuant to the Stipulation, Creditor is entitled to relief from the automatic stay upon default of Debtor, for a period of sixty days, subject to the terms of the Stipulation.

FILED  
9/21/23 2:57 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

By the Court:

  
CARLOTA M. BOHM, JUDGE  
UNITED STATES BANKRUPTCY COURT

CC:

Alyk L. Oflazian, Attorney for Creditor, Manley Deas Kochalski LLC, P.O. Box 165028,  
Columbus, OH 43216-5028 (notified by ecf)

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov (notified by ecf)

Ronda J. Winnecour, Chapter 13 Trustee, Suite 3250, USX Tower, 600 Grant Street,  
Pittsburgh, PA 15219, cmecf@chapter13trusteewdpa.com (notified by ecf)

Mary Bower Sheats, Attorney for Debtor and/or Co-Debtor, 1195 Washington Pike, Suite  
325, Bridgeville, PA 15017, Mary@mbsheatslaw.com (notified by ecf)

Lisa R. Lombardo, Debtor and/or Co-Debtor, 1756 Rostraver Road, Belle Vernon, PA 15012  
(notified by regular US Mail)

Frank R Lombardo, Debtor and/or Co-Debtor, 1756 Rostraver Rd, Belle Vernon, PA 15012-  
4306 (notified by regular US Mail)

Pnc Mortgage, Party of Interest, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH  
45342 (notified by regular US Mail)

In re:  
Lisa R. Lombardo  
Debtor

Case No. 19-23257-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 21, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2023:

Recip ID	Recipient Name and Address
db	+ Lisa R. Lombardo, 1756 Rostraver Road, Belle Vernon, PA 15012-4306

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2023 at the address(es) listed below:

Name	Email Address
Alyk L Oflazian	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Jillian Nolan Snider	on behalf of Creditor Ally Bank jsnider@fbtlaw.com rmccartney@fbtlaw.com
Mary Bower Sheats	on behalf of Debtor Lisa R. Lombardo mary@mbsheatslaw.com mbsheats@gmail.com;sheats@gubinskylaw.com;g19303@notify.cincompass.com;sheats.maryb123008@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Sep 21, 2023

Form ID: pdf900

Total Noticed: 1

cmechf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 7